

Information to identify the case:		
Debtor 1	Joseph Robert Lazlo	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Donna Charlotte Kelly-Lazlo	
First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey		
Case number: 19-17305-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Robert Lazlo

Donna Charlotte Kelly-Lazlo
aka Donna C Kelly, aka Donna Lazlo

9/21/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Robert Lazlo
Donna Charlotte Kelly-Lazlo
Debtors

Case No. 19-17305-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Sep 21, 2022

User: admin
Form ID: 3180W

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Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Robert Lazlo, Donna Charlotte Kelly-Lazlo, 500 Route 9, Apartment 520, Waretown, NJ 08758-1770
br	+ Berkshire Hathaway Fox Roach, 2027 Route 35, Suite 3, Wall, NJ 07719-3558
r	+ Pittenger Realty, 2260 State Highway 33, Suite 1, Neptune, NJ 07753-6113
518175093	+ Kimberly Van Arsdale, c/o Straffi & Straffi, 670 Commons Way, Toms River, NJ 08755-6431
518175097	+ RoundPoint Mortgage Servicing Corporatio, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
518309115	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
518175098	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
518175099	+ Straffi & Straffi, 670 Commons Way, Toms River, NJ 08755-6431
518278960	+ Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431, Attn: Daniel E. Straffi, Jr.

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 21 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518268170	Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:26:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518175048	+ Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:26:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518175049	+ Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:27:04	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518175050	+ Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:27:04	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518175051	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
518175053	+ EDI: BANKAMER.COM	Sep 22 2022 00:18:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518175052	+ EDI: BANKAMER.COM	Sep 22 2022 00:18:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518271171	+ EDI: BANKAMER2.COM	Sep 22 2022 00:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518175054	+ EDI: TSYS2	Sep 22 2022 00:18:00	Barclays Bank Delaware, Attn: Correspondence,

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518175055	+ EDI: TSYS2	Sep 22 2022 00:18:00	Po Box 8801, Wilmington, DE 19899-8801 Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
518175056	EDI: CITICORP.COM	Sep 22 2022 00:18:00	Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
518175057	+ EDI: CAPITALONE.COM	Sep 22 2022 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518175058	+ EDI: CAPITALONE.COM	Sep 22 2022 00:18:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518175064	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citi/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
518175063	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518175066	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518175065	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518308987	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518175067	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518175068	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
518175069	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518175070	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518175072	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
518175071	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518175073	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518175074	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
518175076	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
518175075	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518175082	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
518175081	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518175078	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenitnybank/trwrdsy, Po Box 182789, Columbus, OH 43218-2789
518175077	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenitnybank/trwrdsy, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518175080	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenitncapital/bjsclb, Po Box 182120, Columbus, OH 43218-2120

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518175079	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518175084	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenitycapital/zlotlt, Po Box 182120, Columbus, OH 43218-2120
518175083	+ EDI: WFNNB.COM	Sep 22 2022 00:18:00	Comenitycapital/zlotlt, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518175085	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
518175086	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190
518175087	EDI: DISCOVER.COM	Sep 22 2022 00:18:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518175088	EDI: DISCOVER.COM	Sep 22 2022 00:18:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518309996	EDI: Q3G.COM	Sep 22 2022 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519658043	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 21 2022 20:25:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519658044	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 21 2022 20:25:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518175090	+ EDI: HFC.COM	Sep 22 2022 00:18:00	HSBC Bank, Po Box 2013, Buffalo, NY 14240-2013
518175089	+ EDI: HFC.COM	Sep 22 2022 00:18:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
518175091	EDI: IRS.COM	Sep 22 2022 00:18:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518175059	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518175060	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101
518175061	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518175062	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518237913	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038
518175095	+ Email/Text: PBNCNotifications@perituservices.com	Sep 21 2022 20:25:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518175094	+ Email/Text: PBNCNotifications@perituservices.com	Sep 21 2022 20:25:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518308722	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518307494	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
518296161	EDI: Q3G.COM	Sep 22 2022 00:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518175096	^ MEBN	Sep 21 2022 20:20:54	RoundPoint Mortgage Servicing Corporatio, Attn:

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518177607	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
518175100	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518175101	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518175102	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518175103	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518175105	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/PayPal Cr, Po Box 965005, Orlando, FL 32896-5005
518175104	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518175107	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
518175106	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518175109	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
518175108	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518175110	EDI: TDBANKNORTH.COM	Sep 22 2022 00:18:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518175111	EDI: TDBANKNORTH.COM	Sep 22 2022 00:18:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
518175113	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
518175112	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
518175115	+ EDI: WFHOME	Sep 22 2022 00:18:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
518175114	+ EDI: WFCCSBK	Sep 22 2022 00:18:00	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518287342	EDI: WFCCSBK	Sep 22 2022 00:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518290394	EDI: WFCCSBK	Sep 22 2022 00:18:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518175116	+ EDI: WFCCSBK	Sep 22 2022 00:18:00	Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
518175117	+ EDI: WFHOME	Sep 22 2022 00:18:00	Wf/fmg, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 80

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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User: admin

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Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	##+	Kimberly Van Arsdale, 1778 Ashwell Bridge Drive, Huddleston, VA 24104-3656
518175092	##+	Kimberly Van Arsdale, 1778 Ashwell Ridge, Huddleston, VA 24104-3656

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Creditor Kimberly Van Arsdale bkclient@straffilaw.com G25938@notify.cincompass.com;bktrustee@straffilaw.com
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmllawgroup.com blkgroup@kmllawgroup.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com matthew.fissel@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor RoundPoint Mortgage Servicing Corporation rsolarz@kmllawgroup.com
Robert Cameron Legg	on behalf of Debtor Joseph Robert Lazlo courtdocs@oliverandlegg.com
Robert Cameron Legg	on behalf of Joint Debtor Donna Charlotte Kelly-Lazlo courtdocs@oliverandlegg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor Joseph Robert Lazlo courtdocs@oliverandlegg.com R59915@notify.bestcase.com
William H. Oliver, Jr.	on behalf of Joint Debtor Donna Charlotte Kelly-Lazlo courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 10